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I hereby certify that this paper and the papers and/or fees referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, at facsimile number (703) 872-8306 on October 15, 2004.					
Date of Deposit:	10/15/04	Name of Person Making the Deposit:	Debra Revecho	Signature of the Person Making the Deposit:	

In re Application of: Bruce Hoadley

Docket No.: ISAA0007

Serial No.: 09/919,074

Art Unit: 3628

Filed: July 30, 2001

Examiner: Graham, Clement B.

Title: ALGORITHM FOR EXPLAINING CREDIT SCORES

October 15, 2004

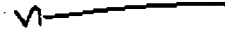
Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

STATUS INQUIRY

Dear Sir:

The above-identified patent application was filed on July 30, 2001. To date we have received no action on this case. Please advise when we might expect this case to be taken up for action.

Respectfully submitted,



Michael A. Glenn
Attorney for Applicant
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/dcr
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